

MTF 2000170595

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 25, 2006, Djuana N. Davis Carter and Husband, Clarence Carter, executed a certain deed of trust to Chicago Title Insurance Company, TN, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2472 at Page 42, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 179, Section D, Belmor Lakes, as situated in the Northwest Quarter of Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 91, Page 47, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to the Grantor herein by Warranty Deed recorded simultaneously herewith.

Clarence Carter, husband of Djuana N. Davis Carter, signs on this instrument as a means of conveying and all right, title and interest he may have in subject property for the purpose of this indebtedness. Clarence Carter is in no way responsible for the repayment of said indebtedness.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

Shapiro

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 4 day of June, 2007.

Mortgage Electronic Registration Systems,
Inc.

By: *Mark Cardenas*
Title: VP

STATE OF MN
COUNTY OF Dakota

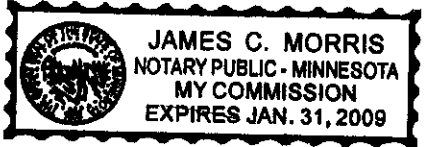
PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Mark Cardenas personally known to me to be the VP of the within named Mortgage Electronic Registration Systems, Inc., who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 4 day of June, 2007.

[Signature]
Notary Public

My commission expires: 7/1/09

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M# 06-1547 /tg



Index: Lot 179, Section D, Belmor Lakes, DeSoto County, Mississippi